

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for providing a financial product to a customer, said method comprising:

receiving customer information from at least one source chosen from a purchase database, an application database, a call center database, an Internet database, and a public records database;

analyzing the received customer information using a filter that categorizes a customer into a life status, wherein the life status corresponds to the customer's demographic classification;

selecting, from a set of financial products, a first financial product for the customer based on said life status using a data structure that relates each life status type to a particular financial product;

monitoring, periodically, the customer information for changes;

automatically revising, based on a change to the customer information, the customer's life status; and

selecting, from the set of financial products, a second financial product for the customer based on said revised life status using the data structure that relates each life status type to a particular financial product;

determining the creditworthiness of the customer; and

optimizing said first and second financial products based on said creditworthiness.

Claims 2-6. (Canceled.)

7. (Currently Amended) A method for providing a financial product to a customer according to claim 6 1, further comprising:
offering said first and second financial products to said customer.

Claims 8-12. (Canceled.)

13. (Currently Amended) A method for providing a financial product to a customer according to claim 1, wherein selecting said first and second financial products further comprises:

~~determining the creditworthiness of said customer; and~~
including the customer's creditworthiness as a factor in the selection of said first and second financial products.

14. (Previously Presented) A method for providing a financial product to a customer according to claim 1, further comprising:
periodically receiving said customer information.

Claims 15 and 16. (Canceled.)

17. (Currently Amended) A system for providing a financial product to a customer, said ~~method~~ system comprising:

means for receiving customer information from at least one of a purchase database, an application database, a call center database, an Internet database, and a public records database;

means for analyzing the received customer information using a filter that categorizes a customer into a life status, wherein the life status corresponds to the customer's demographic classification;

means for selecting, from a set of financial products, a first financial product for the customer based on said life status using a data structure that relates each life status type to a particular financial product;

means for monitoring, periodically, the customer information for changes;

means for automatically revising, based on changes to the customer information, the customer's life status; and

means for selecting, from the set of financial products, a second financial product for the customer based on said revised life status using the data structure that relates each life status type to a particular financial product;

means for determining the creditworthiness of the customer; and

means for optimizing said first and second financial products based on said creditworthiness.

Claims 18-22. (Canceled.)

23. (Currently Amended) A system for providing a financial product to a customer according to claim ~~22~~ 17, further comprising:

means for offering said first and second financial products to said customer.

24. (Currently Amended) A computer for providing a financial product to a customer, said computer comprising:

- a memory having program instructions; and
- a processor, responsive to the programming instructions, configured to:
 - receive customer information from at least one source chosen from a purchase database, an application database, a call center database, an Internet database, and a public records database;
 - analyze the received customer information using a filter that categorizes a customer into a life status, wherein the life status corresponds to the customer's demographic classification;
 - select, from a set of financial products, a first financial product for the customer based on said life status using a data structure that relates each life status type to a particular financial product;
 - monitor, periodically, the customer information for changes;
 - automatically revise, based on changes to the customer information, the customer's life status; and
 - select, from the set of financial products, a second financial product for the customer based on said revised life status using the data structure that relates each life status type to a particular financial product;
 - determine the creditworthiness of the customer; and
 - optimize said first and second financial products based on said creditworthiness.

Claims 25-29. (Canceled.)

30. (Currently Amended) A computer for providing a financial product to a customer according to claim ~~29~~ 24, wherein said processor is further configured to:
offer said first and second financial products to said customer.

31. (Previously Presented) A method for providing a financial product to a customer according to claim 1, wherein the data structure comprises a matrix or algorithm.

32. (Previously Presented) A system for providing a financial product to a customer according to claim 17, wherein the data structure comprises a matrix or algorithm.

33. (Previously Presented) A computer for providing a financial product to a customer according to claim 24, wherein the data structure comprises a matrix or algorithm.